

IN RE:
BREANA R. HAYES

Debtor(s)

Ronda J. Winnecour
Movant
vs.
No Respondents.

Case No.:19-10813

Chapter 13

Document No.: 122

ORDER OF COURT

AND NOW, this 13th day of January, 2025, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED and DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

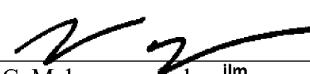
(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:


John C. Melaragno, Judge ^{Jim}
United States Bankruptcy Court

SIGNED
1/13/25 1:17 pm
CLERK
U.S. BANKRUPTCY
COURT - WDPA

In re:

Breana R. Hayes

Debtor

Case No. 19-10813-JCM

Chapter 13

District/off: 0315-1

User: auto

Page 1 of 3

Date Rcvd: Jan 13, 2025

Form ID: pdf900

Total Noticed: 18

The following symbols are used throughout this certificate:

Symbol

- Definition**
- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 15, 2025:**Recip ID**

Recipient Name and Address
+ Breana R. Hayes, 8 Coutter Road, Greenville, PA 16125-8123
+ Quicken Loans Inc, 635 Woodward Avenue, Detroit, MI 48226-3408

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID

Notice Type: Email Address	Date/Time	Recipient Name and Address
+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jan 14 2025 00:32:33	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jan 14 2025 00:32:45	Capital One N.A., PO Box 30285, Salt Lake City, UT 84130-0285
Email/PDF: ais.chase.ebn@aisinfo.com	Jan 14 2025 00:20:41	Chase Card, Po Box 15298, Wilmington, DE 19850
+ Email/Text: RASEBN@raslg.com	Jan 14 2025 00:09:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
+ Email/PDF: resurgentbknotifications@resurgent.com	Jan 14 2025 00:20:47	LVNV Funding LLC, assignee of Capital One Bank (USA) NA, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
Email/PDF: resurgentbknotifications@resurgent.com	Jan 14 2025 00:20:46	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
Email/Text: EBN@Mohela.com	Jan 14 2025 00:10:00	US Department of Education / Mohela, 633 Spirit Drive, Chesterfield, MO 63005
+ Email/Text: bankruptcydpt@mcmcg.com	Jan 14 2025 00:11:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
+ Email/Text: bankruptcydpt@mcmcg.com	Jan 14 2025 00:11:00	Midland Funding LLC, 350 Camino De La Reina, Suite 300, San Diego, CA 92108-3007
Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jan 14 2025 00:22:01	Portfolio Recovery Associates LLC, PO Box 12914, Norfolk, VA 23541
+ Email/Text: bankruptcy@firstenergycorp.com	Jan 14 2025 00:11:00	Penn Power, 5001 NASA Boulevard, Fairmont, WV 26554-8248
+ Email/Text: bnc-quantum@quantum3group.com	Jan 14 2025 00:11:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
Email/Text: bnc-quantum@quantum3group.com	Jan 14 2025 00:11:00	Quantum3 Group LLC as agent for, MOMA Trust LLC, PO Box 788, Kirkland, WA 98083-0788
Email/Text: ssa.bankruptcy@ssa.gov		

District/off: 0315-1

User: auto

Page 2 of 3

Date Rcvd: Jan 13, 2025

Form ID: pdf900

Total Noticed: 18

15103526	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jan 14 2025 00:10:00	Social Security Administration Office, 155-10 Jamaica Avenue, Jamaica, NY 11432
15104610	^ MEBN	Jan 14 2025 00:20:42	Synchb / JCPenney, Po Box 965007, Orlando, FL 32896-5007
		Jan 14 2025 00:07:44	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 16

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Quicken Loans Inc.
cr		Rocket Mortgage, LLC f/k/a Quicken Loans, LLC f/k/a
15108767	*P++	MOHELA, CLAIMS DEPARTMENT, 633 SPIRIT DRIVE, CHESTERFIELD MO 63005-1243, address filed with court:, US Department of Education/MOHELA, 633 Spirit Dr, Chesterfield, MO 63005
15139919	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15118213	*+	Quicken Loans Inc., 635 Woodward Avenue, Detroit, MI 48226-3408

TOTAL: 2 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 15, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 13, 2025 at the address(es) listed below:

Name	Email Address
Brent J. Lemon	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. blemon@kmllawgroup.com, lemondropper75@hotmail.com
Daniel P. Foster	on behalf of Debtor Breana R. Hayes dan@mrdebtbuster.com katie@mrdebtbuster.com;marci@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Denise Carlon	on behalf of Creditor Quicken Loans Inc. dcarlon@kmllawgroup.com
Denise Carlon	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. dcarlon@kmllawgroup.com
Maria Miksich	on behalf of Creditor Quicken Loans Inc. mmiksich@kmllawgroup.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmeecf@chapter13trusteewdpa.com

District/off: 0315-1

User: auto

Page 3 of 3

Date Rcvd: Jan 13, 2025

Form ID: pdf900

Total Noticed: 18

TOTAL: 7